

Form BLDfnd7 (12/01/2007)

## United States Bankruptcy Court

Eastern District of New York  
271 Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-10-46319-jbr

Liz Rais

41 Maujer Street  
Apt 2F  
Brooklyn, NY 11206

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-4140

DEBTOR(s)

### DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on July 2, 2010; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

#### IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Richard E. O'Connell (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: October 13, 2010

s/ Joel B. Rosenthal  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

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## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0207-1  
Case: 10-46319User: ggriffith  
Form ID: 262Page 1 of 1  
Total Noticed: 24

Date Rcvd: Oct 13, 2010

The following entities were noticed by first class mail on Oct 15, 2010.

db +Liz Rais, 41 Maujer Street, Apt 2F, Brooklyn, NY 11206-1001  
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001  
smg +United States Trustee, Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833  
6786531 BIMC Clinical Laboratory, PO Box 95000-2469, Philadelphia, PA 19195-2469  
6786530 +Bank Of America, 210 East Trade Street, Charlotte, NC 28202-2404  
6786532 +Bloomingdale's, C/O Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846  
6786533 +CBNA, 200 Creekside Drive, Dickson, TN 37055-2176  
6786534 +Cesar Rais, 624 Glen Cove Road, Glen Head, NY 11545-1927  
6786536 +Cigna, Connecticut General, PO Box 55270, Phoenix, AZ 85078-5270  
6786539 Granite Student Loan, PO Box 877, Concord, NH 03302-0877  
6786540 Homeq Servicing, PO Box 70830, Charlotte, NC 28272-0830  
6786541 +Johnson & Wales, 8 Abbott Park Place, Providence, RI 02903-3775  
6786542 +Maria Elena Rais, 624 Glen Cove Road, Glen Head, NY 11545-1927  
6786543 Nel Net Student Loan Financing, PO Box 2877, Omaha, NE 68103-2877  
6786544 +Nora Sanchez, 624 Glen Cove Road, Glen Head, NY 11545-1927  
6786546 +North Shore University Hospital, PO Box 4317, Manhasset, NY 11030-4317  
6786545 +North Shore University Hospital, PO Box 27683, New York, NY 10087-7683  
6786547 +North Shore-LIJ, Chin Muy MD #15, PO Box 5200, Manhasset, NY 11030-5200

The following entities were noticed by electronic transmission on Oct 13, 2010.

6786529 EDI: BANKAMER.COM Oct 13 2010 15:38:00 Bank Of America, PO Box 15019, Wilmington, DE 19886-5019  
6786535 EDI: CHASE.COM Oct 13 2010 15:38:00 Chase, PO Box 15153, Wilmington, DE 19886-5153  
6786538 EDI: TSYS2.COM Oct 13 2010 15:38:00 DSNB Bloomingdales, PO Box 183083, Columbus, OH 43218-3083  
6786537 EDI: DISCOVER.COM Oct 13 2010 15:38:00 Discover Card, PO Box 6103, Carol Stream, IL 60197-6103

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 15, 2010

Signature:

